

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Ho Ming Luk et al. Confirmation No.: 3102  
Serial No. : 09/373, 926 Art Unit : 3626  
Filed : August 12, 1999 Examiner : Morgan, Robert W.  
Title : DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A  
PREDICTIVE SOFTWARE SYSTEM

**Mail Stop Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY**

This reply is responsive to the non-final office action mailed December 15, 2008. Please amend the above-identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 16 of this paper.

**CERTIFICATE OF ELECTRONIC TRANSMISSION**

I hereby certify that this correspondence is being electronically transmitted to the Patent and Trademark Office on the date indicated below in accordance with 37 CFR 1.8(a)(1)(i)(C).

March 12, 2009  
Date of Transmission

Signature

Teri Barnett  
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